

Here with this week's MORTGAGE & CARDS SELECTION chart.
 Next week's chart will be sent to you next Thursday.
 If you have any queries please contact the Press Office on 0845 168 9634.

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MONEYFACTS MORTGAGE & CARDS SELECTION

	Telephone	Rate	Period	Max LTV	Fee	Incentive	Redemption		
SHORT TERM FIXED RATES with no extended redemption tie-in (Rate cannot go up or down during stated period)									
Newcastle BS	0845 600 4326	3.65%	to 31.3.12	80%	£994	Free ASU for 3 months. No HLC	To 31.3.12		
Yorkshire BS	0845 120 0822	3.89%	to 28.2.12	75%	£495	House purchase only. Flexible option. 1% of advance rebated. No HLC	To 28.2.12		
first direct	0845 610 0100	4.39%	for 3 years	65%	£498	Flexible & offset option. Remtgs £400 rebate. No HLC	1st 3 yrs		
LONG TERM FIXED RATES									
Leeds BS	0845 045 4049	4.75%	to 28.2.15	75%	£999	Lenders B+C required. No HLC	To 28.2.15		
Newcastle BS	0845 600 4326	4.89%	to 31.3.15	80%	£588	Free ASU for 3 months. No HLC	To 31.3.15		
Bank of Ireland (NI)	028 9024 1155	5.99%	to 31.8.14	90%	£799	No HLC	To 31.8.14		
FIRST TIME BUYERS (Variable unless shown)									
Ulster Bank	ulsterbank.com	5.79% F	to 31.10.11	90%	£495	Free valuation. No HLC	To 31.10.11		
Bank of Ireland (NI)	028 9024 1155	5.99% F	to 31.8.12	95%	£799	Free valuation. No HLC	To 31.8.12		
Northern Bank (NI)	028 9024 5277	3.99%	for term	94%	£799	Free valuation (max £175) & free costs (max £200). No HLC	None		
VARIABLE RATES									
first direct	0845 610 0100	2.68%	for term	65%	£999	Flexible & offset option. Remortgages £400 rebate. No HLC	None		
ING Direct (UK)	0845 603 8888	2.89%	for term	75%	£695	Remortgages free valuation & free legal fees. No HLC	None		
Northern Bank (NI)	0289 024 5277	2.99%	for term	90%	£799	Flexible & offset option. Free costs (max £300). Free valuation (max £175). No HLC	None		
100% MORTGAGES (Variable unless shown)									
						Reverts to			
Northern Bank (NI)	028 9024 5277	5.18% F	to 2.4.12	4.35%	£799	FTB only. Free valuation (max £175). Free costs (max £200). No HLC	To 2.4.12		
Northern Bank (NI)	028 9024 5277	4.59% V	for term	-	£799	FTB only. Free valuation (max £175). Free costs (max £200). No HLC	None		
UNSECURED PERSONAL LOANS									
						APR	Fixed Monthly payment on £5K for 3 years		
Alliance & Leicester	0870 555 5555			8.9% C	no insurance	£157.97	redemption penalty Yes		
Tesco Bank	0845 600 6016			8.9% C	no insurance	£158.01	redemption penalty Yes		
Post Office	www.postoffice.co.uk			9.9%	no insurance	£160.11	redemption penalty No		
CARDS									
	Contact	Card type	INTRODUCTORY - PURCHASE		STANDARD RATE		Interest	Min	
			Mthly	PA	Until	Mthly	free period	Inc	
Tesco Bank	0800 406050	Clubcard MasterCard	0.00%	0.0%	1st 12 mths	1.313%	16.9% §	51 days	£5K
Sainsbury's Finance	0800 032 1365	MasterCard	0.00%	0.0%	1st 10 mths	1.24%	15.9% §	59 days	-
M & S Money	0800 997996	MasterCard	0.00%	0.0%	1st 10 mths	1.24%	15.9% §	55 days	-

ASU = Accident, sickness & unemployment insurance. B+C = Buildings & contents insurance. U = Unemployment insurance.
 C = APR dependent on credit rating. F = Fixed Rate. HP = House Purchase.
 § = Alternative terms or card products may be offered according to credit status. HLC = High Lending Charge.
 Lenders standard redemption conditions may also apply at any time.
 Incentive of free legal fees may only be available through Lender's nominated solicitor

All rates and terms subject to change without notice and should be checked before finalising any arrangement. No liability can be accepted for any direct or consequential loss arising from the use of, or reliance upon, this information. Readers who are not financial professionals should seek expert advice.

Source:

FIGURES COMPILED ON: 30th December 2009